

BEFORE THE STATE AUDITOR  
AND COMMISSIONER OF INSURANCE  
HELENA, MONTANA

IN THE MATTER OF:

THE PROPOSED DISCIPLINARY  
TREATMENT OF ROBERT G. BARROW  
of The BARROW GROUP,

Respondent.

)  
) CASE NO. 2000-12  
) 2000-76  
)  
) CONSENT ORDER  
)  
)

The Montana Insurance Commissioner (Commissioner), pursuant to the authority of the Insurance Code of Montana, Section 33-1-101, et seq., Montana Code Annotated (1999) (MCA), entered into a negotiated consent agreement with the above-named respondent on or about February 7, 2003. Exhibit A. Respondent has met the terms of the agreement by paying a fine of \$3,500 to the State Auditor and submitting himself to a one week suspension of his Montana insurance producer's license. Based on these facts, and good cause appearing, therefore;

IT IS HEREBY ORDERED that the administrative action filed and pending against Respondent is dismissed with prejudice.

SO ORDERED THIS 25 day of February, 2003.

  
\_\_\_\_\_  
JOHN MORRISON  
State Auditor and Commissioner of Insurance

\$ 3500.00  
3/4/03

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BEFORE THE STATE AUDITOR  
AND COMMISSIONER OF INSURANCE  
HELENA, MONTANA

IN THE MATTER OF: )  
 ) CASE NO. 2000-12  
THE PROPOSED DISCIPLINARY ) 2000-76  
TREATMENT OF ROBERT G. BARROW )  
of The BARROW GROUP, ) CONSENT AGREEMENT  
 )  
Respondent. )

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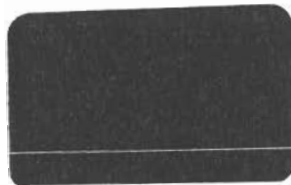
TO: ROBERT G. BARROW  
BARROW GROUP LLC  
636 EXCHANGE PLACE, SUITE 300  
LILBURN, GA 30047

I.

The Montana Insurance Commissioner (Commissioner), pursuant to the authority of the Insurance Code of Montana, Section 33-1-101, et seq., Montana Code Annotated (1999) (MCA), determines that there is probable cause to believe that the following allegations, if true, justify and support disciplinary treatment.

ALLEGATIONS

1. Robert G. Barrow (hereafter "Barrow") is licensed as an insurance producer in Montana;
2. Barrow has no appointment with Safeco Insurance Company;
3. Barrow issued Certificates of Liability Insurance under the Safeco name;
4. Barrow failed to cooperate with investigators for the Insurance Department by failing to respond to requests for information;



5. Barrow Group is not licensed as an insurance producer in Montana;
6. Barrow Group has no appointment with Safeco Insurance Company;
7. Barrow Group issued Certificates of Liability Insurance under the Safeco name in Montana without a license to do so;
8. Barrow failed to cooperate with investigators for the Department of Insurance by failing to respond to requests for information;

#### CONCLUSIONS

9. Barrow is in violation of § 33-17-236, MCA by claiming to be a representative of Safeco Insurance Company without an appointment to do so;
10. Barrow is in violation of § 33-1-315, MCA by failing to respond to requests for information.1. Barrow Group is in violation of § 33-17-201, MCA by issuing Certificates of Liability without a license to do so;
11. Barrow Group is in violation of § 33-17-236, MCA by claiming to be a representative of Safeco Insurance Company without an appointment to do so;
12. Barrow Group is in violation of § 33-1-315, MCA by failing to respond to requests for information.

II.

Robert G. Barrow stipulates and consents to the following:

A. To pay a \$3,500 fine;

B. To agree to a one week suspension of the insurance producer's license;

D To comply with the insurance code of Montana;

E. To waive the right to a hearing on the above-mentioned allegations and by entering into this consent agreement Robert G. Barrow neither admits nor denies the substance of the allegations of the Commissioner;

F. That Respondent states that he has read the foregoing Consent Agreement, that he knows and fully understands its contents and effect. He has been advised of: his right to be represented by legal counsel and if represented by legal counsel, acknowledges that his legal representation was satisfactory; his right to a hearing in this matter; his right to present evidence and arguments to the Commissioner; and his right to appeal from an adverse determination after hearing. He understands that by signing this Consent Agreement he waives those rights mentioned above in this paragraph in their entirety;

G. Respondent states that he understands that the Consent Agreement is part of the file, which is a public record. As a public record it may not be sealed. Also, he understands that the

State Auditor develops press releases based on these Consent Agreements on a routine basis and sends them to the news organizations in the state of Montana; and

H. It is further understood that this Consent Agreement constitutes the entire agreement between the parties, there being no other promises or agreements, either express or implied.

### III.

Pursuant to the stipulation and consent of Robert G. Barrow, the Commissioner, under authority of the Insurance Code of Montana and Section 2-4-603, MCA, hereby agrees that if the terms and conditions of this Consent Agreement are fully met, he will not initiate any civil or administrative action against Robert G. Barrow regarding the allegations contained therein pursuant to Sections 33-1-317 and 33-17-1001, MCA. In consideration for the Commissioner not initiating any civil or administrative action, Robert G. Barrow fully and forever releases and discharges the Office of the State Auditor, the elected State Auditor and all State Auditor employees from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of the above entitled administrative action.

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